

CLAIMS

What is claimed is:

1. A method for assessing a risk of fraud, comprising:

receiving at least information relating to a first address relating to one of an account

5 holder or an applicant;

receiving information relating to a second address; and

measuring demographic differences between the first and second addresses.

2. The method of claim 1, further comprising analyzing whether the first address is a warm address.

10 3. The method of claim 1, further comprising analyzing whether the first address is a undeliverable mail address.

4. The method of claim 1, further comprising calculating a score indicative of a level of risk of identity theft fraud.

15 5. The method of claim 4, wherein the act of calculating a score comprises using a mathematical model that includes weighting factors for one or more pre-defined variables used in the model.

6. A method for assessing a risk of identity theft fraud with respect to new applications, comprising:

receiving first address information relating to an applicant for an account; and

20 using demographic data relating to the address information.

7. The method of claim 6, further comprising receiving a reference address.

8. The method of claim 7, wherein act of receiving a reference address includes receiving reference address information from a third party database

9. The method of claim 7, wherein the act of receiving a reference address includes receiving reference address information as part of input data provided in making a request to assess a risk of identity theft fraud.

10. The method of claim 7, further comprises measuring at least one difference in
5 demographic data appended to the first and reference address information.

11. The method of claim 10, further comprising calculating a score indicative of a risk of identity theft.

12. The method of claim 11, further comprising reporting an assessment of a risk of identity theft based at least in part on the score.

10 13. The method of claim 12, further comprising analyzing negative data for the first address.

14. The method of claim 13, wherein the act of assessing risk of identity theft is based on the score and analysis of the negative data.

15. A method for assessing a risk of fraud, comprising:

15 using demographic attributes of street addresses to predict the risk of fraud, wherein the act of using comprises analyzing differences between demographic attributes of the addresses.

16. The method of claim 15, further comprising reporting the assessment of fraud.

17. The method of claim 16, wherein the act of assessing a risk of fraud comprises assessing the risk of identity theft fraud due to account takeover.

18. The method of claim 16, wherein the act of assessing a risk of fraud comprises assessing
20 the risk of identity theft fraud perpetrated through a new application.

19. The method of claim 17, further comprising receiving information relating to a media request.

20. The method of claim 19, further comprising assessing risk of identity theft when the request for media is made on an emergency basis.

21. The method of claim 15, wherein the act of assessing risk of fraud comprises assessing a risk of identity theft in fulfillment activities.

22. The method of claim 15, further comprises coupling negative and positive information with address demographic attributes to assess the risk of identity theft fraud.

5 23. A method for detecting a risk of identity theft fraud comprising:

combining warm address, known fraud address information, USPS Deliverable Address File, NCOA files with address specific, single point, demographic information; and coupling differential information relating to the addresses to predict a risk of fraud for at least one of account takeover new account application and fulfillment fraud.

10 24. A system for assessing a risk of fraud, comprising:

a processor;
memory;
computer instructions operable by the processor to append data to at least one variable used in assessing a risk of identity theft fraud;

15 computer instructions operable by the processor to analyze differences in demographic data for two different street addresses;

computer instructions operable by the processor to calculate a score indicative of a level of risk of fraud; and

computer instructions operable by the processor to output an assessment of a risk of level 20 of fraud.

25. The system of claim 24, wherein the computer instructions to calculate a score comprise instructions to calculate a score indicative of a risk of fraud using a formula of the form

$$Y = A + B1*x1+B2*x2+B3*x3.....+ Bn*xn$$

where Y is the dependent or outcome variable is the result used to predict the risk of identity theft fraud, A is a constant value, B1.....Bn are the coefficients or weights assigned to the independent variables, and x1.....xn are the independent variables.

26. A method for determining whether an account request for a change of address from an
5 applicant involves fraud, comprising:

receiving a request to change an address of an account, said request including an old address and a new address of the applicant;

obtaining demographic data based on the old address of the applicant;

obtaining demographic data based on the new address of the applicant;

10 calculating a differential between the demographic data based on the old address of the applicant and the demographic data based on the new address of the applicant; and

calculating a score for the request based on the differential, the score indicating whether the request may involve fraud.

27. A method for determining whether an account request from an applicant for media involves

15 fraud, comprising:

receiving a request to provide media to the applicant relating to an account;

determining whether the account has information relating to change of addresses, said information including an old address and a new address of the applicant;

obtaining demographic data based on the old address of the applicant;

20 obtaining demographic data based on the new address of the applicant;

calculating a differential between the demographic data based on the old address of the applicant and the demographic data based on the new address of the applicant; and

calculating a score for the request based on the differential, the score indicating whether the request for media may involve fraud.

28. A method for determining whether an account request from an applicant for media involves fraud, comprising:

receiving a request to provide media to the applicant relating to an account, said request including a current address of the applicant and a shipping address to which to ship said media;

5 obtaining demographic data based on the current address of the applicant;

obtaining demographic data based on the shipping address of the applicant;

calculating a differential between the demographic data based on the current address of the applicant and the demographic data based on the shipping address of the applicant; and

calculating a score for the request based on the differential, the score indicating whether 10 the request for media may involve fraud.

29. A system for processing account requests from applicants, comprising:

one or more inputs for receiving account requests from one or more business entities, each of said account requests including an address of an applicant;

15 an interface for transmitting said addresses to an address data service to obtain demographic data therefrom; and

a scoring module for calculating a score for the request based on the demographic data, the score indicating whether the request may involve fraud.

30. A method for providing information assessing a risk of fraud, comprising:

analyzing two different street addresses and demographic data associated with the street 20 addresses;

based, at least in part on the analysis, providing an assessment of a risk of fraud.

31. The method of claim 30, wherein act of providing an assessment of a risk of fraud comprises providing a score and at least one reason.

32. The method of claim 30, where in the act of providing an assessment of risk comprises 25 sending the assessment via an electronic message.

33. The method of claim 30, where in the act of providing an assessment of risk comprises sending the assessment via voice.